

Certificate Number: 13858-PAW-DE-036930351

Bankruptcy Case Number: 22-22062



13858-PAW-DE-036930351

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 26, 2022, at 3:03 o'clock AM EDT, Clifford W. Cuddy completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: October 26, 2022 By: /s/Wendel Ruegsegger

Name: Wendel Ruegsegger

Title: Counselor